EXHIBIT 1

### Dr. Laurie A. Hoeltzel

California Handwriting Expert

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#### Curriculum Vitae

Laurie Hoeltzel, is a court qualified Forensic Document Examiner, she has studied handwriting examination for the past twenty (20) years and apprenticed under some of the leading courtqualified Forensic Document Experts in the U.S.A. such as: Don Lehew, Texas, and Curt Baggett, Texas all internationally famous handwriting and document examination experts.

Laurie offers a verbal opinion or a court qualified opinion to include but not limited to the following: Disputed documents or signatures including: wills, checks, contracts, deeds, account ledgers, mortgages, loans, notary disputes and medical records. Investigation and analysis including: questioned signatures, suspect documents, forgeries, identity theft, robo-signing, anonymous letters, alterations, obliterations, erasures, typewritten documents, altered medical records, graffiti, handwritten numbers, and computerized and handwritten documents.

#### Education:

Laurie spent 11 years serving her country in the United States Air Force including three tours of duty in Iraq, meantime obtaining a Bachelors degree in Business Management and handwriting analysis certificates and studying document examination.

Barron University, Los Angeles, CA: PhD's

Capella University, Minneapolis, MN: Bachelor's Business Management

Handwriting University, Dallas, Texas: Apprentice under Curt Baggett, Graduated 2004 (received multiple forensic document certifications 1994-current)

2004 School of Forensic Document Examination's Teleclass Curriculum Examination of Anonymous Writing by Reed Hayes, ODE Document Examination Terminology by Don Lehew, QDE Notary Public by Don Lehew, QDE

# Advanced Forgery Identification by Don Lehew, QDE

2006 School of Forensic Document Examination's Annual Conference, Dallas, Texas Attended the following lectures, in addition to general sessions:

Deposition and Cross Examinations by Dr. Richard Frazier, QDE Medical Problems Affecting handwriting by Dr. Richard Frazier, QDE Legal Issues for Document Examiners by Dr. Richard Frazier, QDE Deposition and Cross Examinations by Dr. Richard Frazier, QDE Health Factors Affecting Handwriting by Dr. Joe Alexander, QDE Prescription Forgery and Medical Crimes by Diane King Lecturer-Curt Baggett

2007 Handwriting University Annual Conference, Dallas, Texas
Curt Baggett-Trainer and Instructor

2007 School of Forensic Document Examination's Teleclasses
Curt Baggett Instructor - Handwriting Basics and Exemplars
Curt Baggett Instructor - Multiple Classes on Case Studies and Examinations

2008 Handwriting University Annual Conference, Las Vegas, Nevada Curt Baggett-Trainer and Instructor

2009 Handwriting University Annual Conference, Las Vegas, Nevada Critical Incident Stress: Statement Analysis and Interview v. Interrogation by Faith Wood Forensic Document Examination Application by Robert Baier, QDE, Police Instructor Introduction to Forensic Document Examination-Curt Baggett

## **Further Qualifications:**

I have reviewed numerous signatures and handwritings, examined case documents and rendered an opinion on cases in Alabama, California, Colorado, Florida, Indiana, Iowa, Illinois, Kansas, Kentucky, Louisiana, Maryland, New Jersey, New Mexico, New York, Pennsylvania, South Carolina, Texas, Wisconsin, Washington D.C., Montreal, Quebec, Canada and Freeport, Bahamas.

#### Laboratory Equipment used for examination:

Her laboratory consists of equipment used for examination, such as: 10x - 400x twin/digital microscope; HP flat bed scanner; light table; numerous magnifying devices; Canon SD700 digital camera; Canon Powershot S2; protractor and metric measuring devices; powerpoint; photoshop program and transparencies.

#### **Specific Areas of Training:**

Handwriting Identification and Discrimination, Signature Comparison, Techniques for Distinguishing Forged Signatures, Disguised Handwriting, Altered Numbers, Anonymous Writing, Factors that Affect Writing

# Library:

Numerous forensic document examination books and other handwriting reference materials:

To include but not limited to:

The Expert Witness Handbook by Dan Poynter

Document Examiner Textbook by Jess E. Dines

Handwriting Identification: Facts and Fundamentals by Roy A. Huber & A. M. headrick

# **Testimony**

December 7, 2001 San Bernardino County Superior Court

Lalita Booker vs Millie Williams

Case No.: SCVSS145195

Assigned Judge John P. Vanderfeer

September 21, 2011 Ventura County Superior Court

Riggs v. Aurora Loan Servicing

Case No. #56-2011-00394035

Assigned Judge Frederick Byshe

September 11, 2011 Central District Bankruptcy Court

Nick James Bankruptcy

Case No. 2:11-bk-25454-VZ

Curt Baggett/Laurie Hoeltzel

June 23, 2010

Circuit Court, Branch 1

Green County, Wisconsin Warner Kent Bahler v. David Bahler et, al.

Case No. 08-CV-188

June 9, 2008

The Supreme Court of the Bahamas Freeport, Bahamas

Nicole Longley v Kim Monique Stuart

Case No. 2006/CLE/gen/01210

Assigned Justice Mrs. Estelle Gray Evans

February 8, 2008

336<sup>th</sup> District Court of Grayson County Sherman, Texas

Paul Allen and Sharleen Wilson v. Allen Bryon Wilson

Case No. 07-1451-336

Assigned Judge Blake

December 17, 2007

Superior-Court of the State of California
County of San Bernadino, Redlands, California

LaMonte William Ward Trust

Case No. PRO50700188

Assigned Judge Cynthia Ludvigsen